

# **EXHIBIT B**

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**WACHOVIA**

October 24, 2007

Vlad Palma, Esq.  
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400 Fellowship Rd.  
Suite 100  
Mount Laurel, N.J. 08054

Via U.S. mail and e-mail

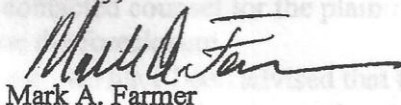
Re: Wachovia Bank, N.A. as Trustee v. Charles Giles, Dckt No. F4671-07  
Chancery Ct., Ocean County, N.J.  
12 Aspen Circle  
Barnegat, N.J.

Dear Mr. Palma,

This letter is to confirm your voice message to me this morning and our subsequent conversation wherein you advised that you were able to reach your client and verify that Wachovia Bank, N.A. is not the proper Plaintiff as named in the referenced foreclosure action. Accordingly, your client has voluntarily agreed to postpone the sale date to November 19, 2007. During the interim, it is my understanding that you are awaiting the name of the proper Plaintiff from your client. Thereafter, you will file a motion to correct the name of the Plaintiff and ensure that the County records properly reflect the name of the true holder of the mortgage.

As you are aware since Wachovia bank, N.A. is not the Trustee and not the holder of the subject mortgage we are unable to address Mr. Charles Gile's situation. Thank you for your prompt attention to this matter and your efforts to correct the public record. I look forward to receipt of an Order deleting the name Wachovia Bank, N.A. from the foreclosure action and recorded evidence correcting the public records.

Sincerely,



Mark A. Farmer  
Senior Vice President & Assistant General Counsel  
Wachovia Corporation for its subsidiary Wachovia Bank, N.A.

MAF/iv

c: Jerry Dasti, Esq.  
Attorney for Charles Giles